

United States Bankruptcy Court
Southern District of Mississippi

In re:
Michael Lee Beck
Kelly A Beck
Debtors

Case No. 25-50363-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 17, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Lee Beck, Kelly A Beck, 413 Old Spanish Trail, Waveland, MS 39576-2514
5485489	+ Discover Personal, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
5485494	+ Robert Roberts, P.O. Box 552, Louisa, KY 41230-0552
5485495	+ Rush & Vickie Williams, c/o Wilson & Bailey, P.O. Box 702, Louisa, KY 41230-0702

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: wrs@byrdwiser.com	Jul 17 2025 19:37:00	Keesler Federal Credit Union, c/o Robert Alan Byrd, P.O. Box 1939, Biloxi, MS 39533-1939
5485487	+ EDI: WFNNB.COM	Jul 17 2025 23:37:00	Comenity Capital, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5485488	+ EDI: DISCOVER	Jul 17 2025 23:37:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5485490	Email/Text: collecadminbankruptcy@fnni.com	Jul 17 2025 19:37:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5485492	+ Email/Text: melissa.martin@kfcu.org	Jul 17 2025 19:37:00	Keesler FCU, Attn: Bankruptcy, Po Box 7001, Biloxi, MS 39534-7001
5485491	+ Email/Text: melissa.martin@kfcu.org	Jul 17 2025 19:37:00	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5485493	+ Email/Text: melissa.martin@kfcu.org	Jul 17 2025 19:37:00	Keesler Federal Credit, P.O. Box 7001, Biloxi, MS 39534-7001
5485496	+ EDI: SYNC	Jul 17 2025 23:37:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5485497	EDI: USBANKARS.COM	Jul 17 2025 23:37:00	Us Bank, Attn: Bankruptcy, 800 Nicolett Mall, Minneapolis, MN 55402
5485498	+ EDI: USBANKARS.COM	Jul 17 2025 23:37:00	Us Bk Cacs, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0538-6
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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2025 at the address(es) listed below:

Name	Email Address
George Adam Sanford	trustee@mcraneymcraney.com MS18@ecfbis.com
Robert Alan Byrd	on behalf of Creditor Keesler Federal Credit Union rab@byrdwiser.com wrs@byrdwiser.com;WandaRitaStanovich@gmail.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Kelly A Beck trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Michael Lee Beck trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Michael Lee Beck	Social Security number or ITIN	xxx-xx-7146
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Kelly A Beck	Social Security number or ITIN	xxx-xx-3094
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **25-50363-KMS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Lee Beck**Kelly A Beck**Dated: 7/17/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.